REMARKS

Reconsideration and allowance are respectfully requested in light of the above amendments and the following remarks.

Claims 1-6 have been amended and claims 7-16 have been newly added. Support for the amendments to claims 1-6 and for new claims 7-10 is provided by *inter alia* Figs. 3, 14, and 29 and their accompanying descriptions in the specification. Support for claims 7-16 is provided by *inter alia* Figs. 5-10 and specification pages 20-36.

Claims 1-5 were rejected, under 35 USC § 103(a), as being unpatentable over Foladare et al. (US 5,914,472). Claim 6 was rejected, under 35 USC § 103(a), as being unpatentable over Foladare in view of Walker et al. (US 6,327,348). To the extent these rejections are deemed applicable to amended claims 1-6 and new claims 7-14, the Applicants respectfully traverse.

Foladare discloses a system and method for allowing a parent to control the use of an ancillary credit or debit transaction card which is issued to a child (Abstract lines 1-3). A central computer communicates with an issuer computer having a database containing account information and spending limits for the transaction card. The parent can set a spending limit, which is stored in the database, for the ancillary card given to the child (Abstract lines 3-7). When the child presents the ancillary

transaction card to a merchant for payment of purchased merchandise, the merchant swipes the card and contacts a central computer for card authorization (Abstract lines 7-10). If the credit limit of the ancillary card holder has been exceeded according to a database, a method of contacting the parent is transmitted to the central computer (Abstract lines 10-13). The central computer initiates contact with the parent via two-way communications (e.g., two way pager, cellular telephone, or other personal communication service) and queries the parent whether to authorize the transaction, by increasing the spending limit of the ancillary cardholder, or refuse it (Abstract lines 13-17). The parent responds to the central computer via the two-way communication device, and the central computer forwards an approval/refusal code to the merchant (Abstract lines 17-21). In this manner, a parent can control the maximum transaction spending by a child (Abstract lines 21-23).

Claim 1 now recites:

> *An authentication method comprising the steps of:*
> *(a) receiving a first identifier and a first password from a user through an information communication line;*
> *(b) identifying the user by comparing a first identifier and a first password registered in a member database and the first identifier and the first password received from the user;*
> *(c) connecting to a mobile communication terminal of the user through a mobile communication line by using a mobile communication terminal number registered*

in said member database as a second identifier of the user, when the user is identified;

(d) receiving a second password of the user from the connected mobile communication terminal; and

(e) authenticating the user, if the received second password from the user coincides with a second password registered in said member database.

Foladare does not disclose or suggest the features recited in claim 1 of: (1) connecting to a mobile communication terminal of a user through a mobile communication line, when the user is identified by comparing a first identifier and a first password, registered in a member database, with a first identifier and a first password received from the user through an information communication line; (2) receiving a second password from the user through a mobile communication line, and (3) authenticating the user if the received second password from the user coincides with a second password registered in the member database.

According to claim 1, the user is identified when a first identifier and a first password, as received through an information communication line, coincide with a first identifier and first password that are stored in a member database. After this identification, a connection to a mobile communication terminal of the user is executed, using a mobile communication terminal number registered in the member database, and a second password is received from the user through the mobile communication line. Thereafter, the user is authenticated if the

second password received from the user coincides with a second password registered in the member database. In short, the user provides the two passwords for comparison through two distinct communication lines. With this method, the acquisition of the user's passwords by a third party may be prevented.

By contrast to the features of claim 1, Foladare discloses the following. If a child exceeds the spending limit of an ancillary card issued to the child, a central computer contacts the parent (i.e., the account holder) via a cellular phone, for example, to request approval for the transaction (col. 3, lines 2-38). In response to this request, the parent provides a voice command, such as yes/no and approve/refuse, or a text command using the alphanumeric keys of the phone (col. 4, line 58, through col. 5, line 8).

Foladare does not disclose receiving two passwords from either the child or the parent and does not disclose receiving these two passwords through two distinct communication lines, as recited in claim 1. Claim 2 recites similar features to those of claim 1, but with respect to an apparatus claim rather than a method claim.

In accordance with the above discussion, Applicants submit that Foladare does not disclose or suggest all of the features

recited by claims 1 and 2. Therefore, it is submitted that allowance of claims 1 and 2 is warranted.

Claim 3 now recites:

> *An accounting method comprising the steps of:*
> *(a) receiving a first identifier and a first password from a user and an accounting amount relating to a service, through an information communication line;*
> *(b) identifying the user by comparing a first identifier and a first password registered in a member database and the first identifier and the first password received from the user;*
> *(c) connecting to a mobile communication terminal of a debtor through a mobile communication line by using a mobile communication terminal number registered in said member database as a second identifier, when the user is identified;*
> *(d) inquiring approval or rejection of a payment of a charge to the debtor; and*
> *(e) registering the accounting amount in said member database together with information about service presentation and deducting the accounting amount from a bank account registered preliminarily, when a second password received from said mobile communication terminal coincides with a second password registered in said member database.*

Foladare does not disclose or suggest the features recited in claim 3 of registering an accounting amount … and deducting the accounting amount … when a second password received from a mobile communication terminal, which is connected to a member database through a mobile communication line, coincides with a second password registered in the member database.

According to claim 3, the user is identified when a first identifier and a first password, as received through an

information communication line, coincide with a first identifier and first password that are stored in a member database. After this identification, a connection to a mobile communication terminal of the user is executed, using a mobile communication terminal number registered in the member database, and a second password is received from the user through the mobile communication line. Thereafter, a transaction is performed if the second password received from the user coincides with a second password registered in the member database. In short, the user provides the two passwords for comparison through two distinct communication lines.

By contrast to the features of claim 3, Foladare discloses the following. If a child exceeds the spending limit of an ancillary card issued to the child, a central computer contacts the parent (i.e., the account holder) via a cellular phone, for example, to request approval for the transaction (col. 3, lines 2-38). In response to this request, the parent provides a voice command, such as yes/no and approve/refuse, or a text command using the alphanumeric keys of phone (col. 4, line 58, through col. 5, line 8).

Foladare does not disclose receiving two passwords and does not disclose receiving these two passwords through two distinct communication lines, as recited in claim 3. Claim 5 recites

similar features to those of claim 1, but with respect to an apparatus claim rather than a method claim.

In accordance with the above discussion, Applicants submit that Foladare does not disclose or suggest all of the features recited by independent claims 3 and 5. Therefore, allowance of claims 3 and 5 and all claims dependent therefrom is warranted.

New claim 11 recites:

> *An authentication method, comprising:*
> *(a) receiving information of a user at a point of service (POS) terminal;*
> *(b) obtaining an identifier of a communication terminal of the user based on the received information;*
> *(c) establishing a communication link between a signal source and the communication terminal using the communication terminal identifier;*
> *(d) communicating a signal through a path comprising one of: (i) a path from the signal source to the communication terminal, from the communication terminal to the POS terminal, and from the POS terminal back to the signal source and (ii) a path from the signal source to the POS terminal, from the POS terminal to the communication terminal, and from the communication terminal back to the signal source; and*
> *(e) establishing authentication of said user when the signal received by said signal source matches the signal sent by said signal source.*

Foladare and Walker fail to disclose the features recited by claim 11 of: (1) communicating a signal through a path comprising one of: (i) a path from a signal source to a communication terminal, from the communication terminal to a POS terminal, and from the POS terminal back to the signal source and (ii) a path from the signal source to the POS terminal, from the POS terminal

to the communication terminal, and from the communication terminal back to the signal source and (2) establishing authentication of a user when the signal received by the signal source matches the signal sent by the signal source. Independent claims 11 recites similar features, though it does so with respect to an apparatus claim rather than a method claim.

In accordance with the above discussion, Applicants submit that Foladare and Walker, either alone or in combination, fail to teach or disclose all of the claimed features of independent claims 11 and 13. Therefore, allowance of claims 11 and 13 and all claims dependent therefrom is warranted.

In view of the above, it is submitted that this application is in condition for allowance and a notice to that effect is respectfully solicited.

If any issues remain which may best be resolved through a telephone communication, the Examiner is requested to telephone the undersigned at the local Washington, D.C. telephone number listed below.

Respectfully submitted,

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Date: September 17, 2003
JEL/DWW/att
Attorney Docket No. JEL 31225

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